VI. CLAIMS

What is claimed is:

25

community;

)	1.	A computer accessione and implemented method to establish secure, trusted
		dynamic environments, said method comprising the steps of:
		providing at least one electronically accessible community interface;
		determining community rules based upon a minimum standard for at least one
		community;
10		providing a new membership application for at least one applicant on said at least
		one community interface;
		prompting said at least one applicant to enter applicant identification information;
		accepting a completed new membership application having said applicant
		identification information from said at least one applicant;
15	_	processing said new membership application from said at least one applicant;
		generating an agreement substantially based upon at least said community rules,
		said agreement establishing a commitment for another member's benefit;
		prompting said at least one applicant to execute said agreement substantially
		based upon at least said community rules;
20		contractually obligating said at least one applicant and each existing member of
		said at least one community to said community rules for the benefit of said
		members;

- information exchange between members;
 providing an inquiry interface in said membership area of said at least one
 - accepting an inquiry from a querying member of said at least one community for private information exchange with a target member of said at least one community;

permitting said members access to a membership area to facilitate private

processing said inquiry from said querying member;
checking compatibility of said querying member with said target member in a
compatibility engine;
generating a report from said compatibility engine;

sending said report from said compatibility engine to a certificate generator; and issuing a certificate of compatibility for said target member and said querying member for said private information exchange.

A computer accessible and implemented method to establish secure, trusted
 dynamic environments, said method comprising the steps of:
 providing at least one electronically accessible community interface;
 determining community rules based upon a minimum standard for at least one community;

10

- providing a new membership application for at least one applicant on said at least one community interface;
 - prompting said at least one applicant to enter applicant identification information; accepting a completed new membership application having said applicant identification information from said at least one applicant;
- processing said new membership application from said at least one applicant;

 generating an agreement substantially based upon at least said community rules, said agreement establishing a commitment for another member's benefit;

 prompting said at least one applicant to execute said agreement substantially based upon at least said community rules;
 - contractually obligating said at least one applicant and each existing member of said at least one community to said community rules for the benefit of said members; and
 - permitting said applicant access to a membership area of said at least one community.
- 3. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1 or 2 wherein said step of prompting said at least one applicant to enter applicant identification information comprises applicant identification information selected from a group consisting of name, address, desired commitments and requirements of other member parameters.
- 4. A computer implemented method to establish secure, trusted dynamic environments as described in claim 3 wherein said step of processing said new membership application comprises the step of storing said applicant identification information in a database.

- 5. A computer implemented method to establish secure, trusted dynamic environments as described in claim 4 and further comprising the step of storing said agreement to said database.
- 6. A computer implemented method to establish secure, trusted dynamic environments as described in claim 2 wherein said step of processing said new membership application comprises the step of processing said new membership application using software.
- 7. A computer implemented method to establish secure, trusted dynamic environments as described in claim 4 wherein said step of storing said applicant identification information in a database comprises the step of storing additional information from said at least one community, said additional information selected from a group consisting of member interactions, member requirements, member commitments, member updates, certificates, archived agreements, member agreements, current certificates and a certificate revocation list.
- 15 8. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1 or 2 wherein said step of prompting said at least one applicant to enter applicant identification information comprises the step of prompting said at least one applicant to enter applicant specific community rule criteria.
- 20 9. A computer implemented method to establish secure, trusted dynamic environments as described in claim 8 wherein said step of generating an agreement substantially based upon at least said community rules comprises the step of generating an agreement substantially based upon at least said community rules and said applicant specific community rule criteria.
- 25 10. A computer implemented method to establish secure, trusted dynamic environments as described in claim 9 wherein said step of generating an agreement substantially based upon at least said community rules and said applicant specific community rule criteria comprises the step of limiting member interactions with said applicant to interactions in compliance with said community rules and said applicant specific community rule criteria.
 - 11. A computer implemented method to establish secure, trusted dynamic environments as described in claim 2 and further comprising the steps of:

providing an inquiry interface in said membership area of said at least one community;

accepting an inquiry from a querying member of said at least one community for communication with a target member of said at least one community;

- processing said inquiry from said querying member; and checking compatibility of said querying member with said target member in a compatibility engine.
 - 12. A computer implemented method to establish secure, trusted dynamic environments as described in claim 10 and further comprising the steps of:
- providing an inquiry interface in said membership area of said at least one community;

accepting an inquiry from a querying member of said at least one community for communication with a target member of said at least one community;

processing said inquiry from said querying member; and

20

25

- checking compatibility of said querying member with said target member in a compatibility engine.
 - 13. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 wherein said step of accepting an inquiry from a querying member of said at least one community for communication with a target member of said at least one community comprises the step of accepting an inquiry from a querying member of said at least one community for private information exchange with a target member of said at least one community.
 - 14. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1 or 11 wherein said communication is selected from a group consisting of health information exchange, financial information exchange, personal identification information exchange and document exchange.
 - 15. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1 or 11 wherein said communication is selected from a group consisting of a business transaction and provision of services.
 - 16. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 and further comprising the step of denying

said inquiry from said querying member for communication with a target member based upon said step of checking compatibility of said querying member and said target member.

- 17. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 and further comprising the step of granting said inquiry from said querying member for communication with a target member based upon said step of checking compatibility of said querying member and said target member.
- 18. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 and further comprising the steps of: generating a report from said compatibility engine; sending said report from said compatibility engine to a certificate generator; and issuing a certificate of compatibility for said target member and said querying member.
- 15 19. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1 or 18 wherein said issuing said certificate of compatibility comprises the step of issuing a certificate of compliance to said community rules for said target member and said querying member.
- 20. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1 or 18 wherein said step of issuing said certificate of compatibility comprises the steps of:

 digitally signing said report to create a certificate by said certificate generator; and sending said signed report to said querying member.
- 25 21. A computer implemented method to establish secure, trusted dynamic environments as described in claim 18 and further comprising the step of validating said certificate of compatibility.
 - 22. A computer implemented method to establish secure, trusted dynamic environments as described in claim 18 and further comprising the step of revoking said certificate of compatibility.

30

23. A computer implemented method to establish secure, trusted dynamic environments as described in claim 19 and further comprising the step of validating said certificate of compliance.

- 24. A computer implemented method to establish secure, trusted dynamic environments as described in claim 19 and further comprising the step of revoking said certificate of compliance.
- 25. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 or 18 and further comprising the step of facilitating a securely exchanged communication between said querying member and said target member.
 - 26. A computer implemented method to establish secure, trusted dynamic environments as described in claim 13 or 18 and further comprising the step of facilitation a securely exchanged communication of private information between said querying member and said target member.

15

20

25

-1

- 27. A computer implemented method to establish secure, trusted dynamic environments as described in claim 25 wherein said step of facilitating a securely exchanged communication between said querying member and said target member comprises the step of protecting said communication from unauthorized use.
- 28. A computer implemented method to establish secure, trusted dynamic environments as described in claim 26 wherein said step of securely exchanged communication of private information between said querying member and said target member comprises the step of protecting said private information from unauthorized use.
- 29. A computer implemented method to establish secure, trusted dynamic environments as described in claim 27 wherein said step of facilitating a securely exchanged communication between said querying member and said target member comprises the step of encrypting said communication.
- 30. A computer implemented method to establish secure, trusted dynamic environments as described in claim 28 wherein said step of securely exchanged communication of private information between said querying member and said target member comprises the step of encrypting said private information.
- 30 31. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 wherein said step of checking compatibility of said querying member with said target member in a

- compatibility engine comprises the step of checking compatibility between a querying membership agreement and a target membership agreement.
- 32. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 and further comprising the step of allowing said querying member to specify additional criteria for said compatibility check.

10

15

- 33. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 or 32 wherein said step of checking compatibility of said querying member with said target member in a compatibility engine comprises the step of checking compatibility between a querying member agreement, additional criteria, and a target member agreement.
- 34. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 or 31 wherein said step of checking compatibility of said querying member with said target member in a compatibility engine comprises the step of utilizing an algorithm to perform said compatibility check.
- 35. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 wherein said step of processing said inquiry from said querying member comprises the step of storing information to a database.
- 36. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 wherein said inquiry by said querying member may be submitted by a communication source selected from a group consisting of a web browser, interface, paper submission and SOAP messages.
- 25 37. A computer implemented method to establish secure, trusted dynamic environments as described in claim 2 or 11 wherein said at least one community interface comprises a website.
- 38. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1 or 2 and further comprising the step of certifying execution of said agreement.
 - 39. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1 or 2 and further comprising the step of providing an intermediary between said applicant and said existing members.

- 40. A computer implemented method to establish secure, trusted dynamic environments as described in claim 2 and further comprising the step of providing an intermediary between said existing members.
- 41. A computer implemented method to establish secure, trusted dynamic environments as described in claim 39 and further comprising the step of managing said at least one community interface and said at least one community by said intermediary.
 - 42. A computer implemented method to establish secure, trusted dynamic environments as described in claim 2 wherein said step of providing at least one electronically accessible community interface comprises the step of providing at least one community interface electronically accessible through an Internet.

20

- 43. A computer implemented method to establish secure, trusted dynamic environments as described in claim 39 and further comprising the step of granting said intermediary to enforce said agreement.
- 15 44. A computer implemented method to establish secure, trusted dynamic environments as described in claim 39 and further comprising the step of facilitating proper communication between said members with said intermediary.
 - 45. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1 or 2 wherein said minimum standard comprises standards selected from a group consisting of regulated acts, state laws, federal laws, foreign laws, health care regulations, financial information regulations and personal identification regulations.
 - 46. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1 or 2 wherein said minimum standard comprises Health Insurance Portability and Accountability Act.
 - 47. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1 or 2 wherein said minimum standard comprises Gramm-Leach-Bliley Act.
- 48. A computer implemented method to establish secure, trusted dynamic environments as described in claim 46 and further comprising the step of complying said community rules with said Health Insurance Portability and Accountability Act.

- 49. A computer implemented method to establish secure, trusted dynamic environments as described in claim 47 and further comprising the step of complying said community rules with said Gramm-Leach-Bliley Act.
- 50. A computer implemented method to establish secure, trusted dynamic environments as described in claim 2 or 11 wherein said members are selected from a group consisting of individuals, organization, computer system, machine, companies, corporation and entities.
 - 51. A computer implemented method to establish secure, trusted dynamic environments as described in claim 40 wherein said step of certifying execution of said agreement comprises the step of certifying execution of said agreement by said applicant and a representative of said intermediary.

15

20

- 52. A computer implemented method to establish secure, trusted dynamic environments as described in claim 2 or 11 wherein said step of contractually obligating said at least one applicant and each existing member of said at least one community to at least said community rules comprises the step of contractually obligating said at least one applicant, each existing member and future members of said community to at least said community rules.
- 53. A computer implemented method to establish secure, trusted dynamic environments as described in claim 2 or 11 wherein said agreement comprises terms selected from a group consisting of implicit and explicit terms.
- 54. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1, 2 or 11 and further comprising the step of implementing protection of said at least one community interface against non-authorized use.
- 25 55. A computer implemented method to establish secure, trusted dynamic environments as described in claim 54 wherein said non-authorized use comprises Internet attacks.
 - 56. A computer implemented method to establish secure, trusted dynamic environments as described in claim 2 wherein said at least one community comprises at least hardware and software.
 - 57. A computer implemented method to establish secure, trusted dynamic environments as described in claim 2 wherein said at least one community interface comprises a pedestrian page.

- 58. A computer implemented method to establish secure, trusted dynamic environments as described in claim 57 wherein said pedestrian page comprises information selected from a group consisting of scope of communities, rules of each community and requirements for membership.
- 5 59. A computer implemented method to establish secure, trusted dynamic environments as described in claim 11 wherein said step of permitting said applicant access to a membership area of said at least one community comprises the step of providing said member with a member digital certificate for authorized access to said membership areas.
- 10 60. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1, 2 or 11 and further comprising the steps of: providing an interface for members to submit changes to legal obligations; and processing submitted changes to said member obligations.
- 61. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1, 2, 14, 46 wherein said at least one applicant is selected from a group consisting of consultant, lab, clinic, information technology service, hospital, billing service, collection service, specialist, accountant, health maintenance organization, pharmacy, lawyer, transcriptionist, insurer, group health plan, Medicare and physician.
- 20 62. A computer implemented method to establish secure, trusted dynamic environments as described in claim 1, 2 or 14 wherein said community rules are selected from a group consisting of confidentiality, encryption/decryption procedures, identification verification, minimum communication requirements, access to information, communication documentation and information transfer procedures.
 - 63. A computer accessed and implemented method to establish secure, trusted dynamic environments, said method comprising the steps of:

 providing a member accessible interface for existing members to access a membership area of said at least one community;
- providing an inquiry interface in said membership area of said at least one community;

 accepting an inquiry from a querying member of said at least one community for

communication with a target member of said at least one community;

processing said inquiry from said querying member; checking compatibility of an agreement with said querying member and an agreement with said target member; and issuing a certificate of compatibility for said target member and said querying member.

64. A computer implemented method to establish secure, trusted dynamic environments as described in claim 63 further comprising the steps of: determining community rules based upon a minimum standard for each of said at least one community;

- providing a new membership application for at least one applicant on said at least on community interface;

 prompting said at least one applicant to enter applicant identification information; accepting a completed new membership application having said applicant identification information from said at least one applicant;
- processing said new membership application from said at least one applicant; generating an agreement substantially based upon at least said community rules, said agreement establishing a commitment for another member's benefit; prompting said at least one applicant to execute said agreement substantially based upon at least said community rules;
- contractually obligating said at least one applicant and each existing member of said at least one community to said community rules for the benefit of said community members; and permitting said applicant access to a membership area of said at least one community for communication exchange of protected health information.
- 25 65. A computer implemented method to establish secure, trusted dynamic environments as described in claim 64 wherein said step of prompting said at least one applicant to enter applicant identification information comprises the step of prompting said at least one applicant to enter applicant specific community rule criteria.
- 30 66. A computer implemented method to establish secure, trusted dynamic environments as described in claim 65 wherein said step of generating an agreement substantially based upon at least said community rules comprises the

- step of generating an agreement substantially based upon at least said community rules and said applicant specific community rule criteria.
- 67. A computer implemented method to establish secure, trusted dynamic environments as described in claim 66 wherein said step of generating an agreement substantially based upon at least said community rules and said applicant specific community rule criteria comprises the step of limiting member interactions with said applicant to interactions in compliance with said community rules and said applicant specific community rule criteria.
- 68. A computer implemented method to establish secure, trusted dynamic environments as described in claim 63 wherein said communication is selected from a group consisting of health information exchange, financial information exchange, personal identification information exchange and document exchange.
- 69. A computer implemented method to establish secure, trusted dynamic environments as described in claim 63 and further comprising the steps of:
 generating a report from said compatibility engine; sending said report from said compatibility engine to a certificate generator; and issuing a certificate of compatibility for said target member and said querying member.
- 70. A computer implemented method to establish secure, trusted dynamic environments as described in claim 63 or 69 and further comprising the step of facilitating a securely exchanged communication between said querying member and said target member.
- 71. A computer implemented method to establish secure, trusted dynamic environments as described in claim 64 and further comprising the step of providing an intermediary between said applicant and said existing members.
 - 72. A computer implemented method to establish secure, trusted dynamic environments as described in claim 63 and further comprising the step of providing an intermediary between said existing members.
- 73. A computer implemented method to establish secure, trusted dynamic environments as described in claim 71 or 72 and further comprising the step of granting said intermediary to enforce said agreement.
 - 74. A computer implemented method to establish secure, trusted dynamic environments as described in claim 64 wherein said minimum standard comprises

standards selected from a group consisting of regulated acts, state laws, federal laws, foreign laws, health care regulations, financial information regulations and personal identification regulations.

- 75. A computer implemented method to establish secure, trusted dynamic environments as described in claim 64 and further comprising the step of complying said community rules with said Health Insurance Portability and Accountability Act.
 - 76. A computer implemented method to establish secure, trusted dynamic environments as described in claim 64 and further comprising the step of complying said community rules with said Gramm-Leach-Bliley Act.

10

- 77. A computer implemented method to establish secure, trusted dynamic environments as described in claim 63, 64 or 75 wherein said members are selected from a group consisting of individuals, organization, computer system, machine, companies, corporation and entities.
- 15 78. A computer implemented method to establish secure, trusted dynamic environments as described in claim 64 or 75 wherein said at least one applicant is selected from a group consisting of consultant, lab, clinic, information technology service, hospital, billing service, collection service, specialist, accountant, health maintenance organization, pharmacy, lawyer, transcriptionist, insurer, group health plan, Medicare and physician.
 - 79. A computer implemented method to establish secure, trusted dynamic environments as described in claim 64 wherein said community rules are selected from a group consisting of confidentiality, encryption/decryption procedures, identification verification, minimum communication requirements, access to information, communication documentation and information transfer procedures.
 - 80. A computer accessible and implemented method to establish secure, trusted dynamic environments, said method comprising the steps of: providing at least one electronically accessible community interface;
- determining community rules based upon at least one health care regulation for each of said at least one community;
 - providing a new membership application for at least one applicant on said at least on community interface;
 - prompting said at least one applicant to enter applicant identification information;

accepting a completed new membership application having said applicant identification information from said at least one applicant;

processing said new membership application from said at least one applicant; generating an agreement substantially based upon at least said community rules, said agreement establishing a commitment for another member's benefit; prompting said at least one applicant to execute said agreement substantially based upon at least said community rules;

5

10

15

contractually obligating said at least one applicant and each existing member of said at least one community to said community rules for the benefit of said community members; and

permitting said applicant access to a membership area of said at least one community for communication exchange of protected health information.

- 81. A computer implemented method to establish secure, trusted dynamic environments as described in claim 80 wherein said step of prompting said at least one applicant to enter applicant identification information comprises the step of prompting said at least one applicant to enter applicant specific community rule criteria.
- 82. A computer implemented method to establish secure, trusted dynamic environments as described in claim 81 wherein said step of generating an agreement substantially based upon at least said community rules comprises the step of generating an agreement substantially based upon at least said community rules and said applicant specific community rule criteria.
- 83. A computer implemented method to establish secure, trusted dynamic environments as described in claim 82 wherein said step of generating an agreement substantially based upon at least said community rules and said applicant specific community rule criteria comprises the step of limiting member interactions with said applicant to interactions in compliance with said community rules and said applicant specific community rule criteria.
- 84. A computer implemented method to establish secure, trusted dynamic environments as described in claim 80 and further comprising the steps of: providing an inquiry interface in said membership area of said at least one community;

accepting an inquiry from a querying member of said at least one community for communication with a target member of said at least one community; processing said inquiry from said querying member; and checking compatibility of said querying member with said target member in a compatibility engine.

85. A computer implemented method to establish secure, trusted dynamic environments as described in claim 80 or 84 wherein said communication is selected from a group consisting of health information exchange, financial information exchange, personal identification information exchange and document exchange.

5

10

- 86. A computer implemented method to establish secure, trusted dynamic environments as described in claim 84 and further comprising the steps of: generating a report from said compatibility engine; sending said report from said compatibility engine to a certificate generator; and issuing a certificate of compatibility for said target member and said querying member.
 - 87. A computer implemented method to establish secure, trusted dynamic environments as described in claim 84 or 86 and further comprising the step of facilitating a securely exchanged communication between said querying member and said target member.
 - 88. A computer implemented method to establish secure, trusted dynamic environments as described in claim 80 and further comprising the step of providing an intermediary between said applicant and said existing members.
- 89. A computer implemented method to establish secure, trusted dynamic environments as described in claim 80 and further comprising the step of providing an intermediary between said existing members.
 - 90. A computer implemented method to establish secure, trusted dynamic environments as described in claim 88 and further comprising the step of granting said intermediary to enforce said agreement.
- 30 91. A computer implemented method to establish secure, trusted dynamic environments as described in claim 80 wherein said at least one health care regulation comprises Health Insurance Portability and Accountability Act.

- 92. A computer implemented method to establish secure, trusted dynamic environments as described in claim 91 further comprising complying said community rules with said Health Insurance Portability and Accountability Act.
- 93. A computer implemented method to establish secure, trusted dynamic environments as described in claim 80 or 91 wherein said members are selected from a group consisting of individuals, organization, computer system, machine, companies, corporation and entities.
 - 94. A computer implemented method to establish secure, trusted dynamic environments as described in claim 80 or 91 wherein said at least one applicant is selected from a group consisting of consultant, lab, clinic, information technology service, hospital, billing service, collection service, specialist, accountant, health maintenance organization, pharmacy, lawyer, transcriptionist, insurer, group health plan, Medicare and physician.

- 95. A computer implemented method to establish secure, trusted dynamic environments as described in claim 80 wherein said community rules are selected from a group consisting of confidentiality, encryption/decryption procedures, identification verification, minimum communication requirements, access to information, communication documentation and information transfer procedures
- 96. A computer accessible and implemented method to establish secure, trusted dynamic environments, said method comprising the steps of:

 providing at least one electronically accessible community interface;
 determining community rules based upon at least one financial information regulation for each of said at least one community;
- providing a new membership application for at least one applicant on said at least on community interface;
 - prompting said at least one applicant to enter applicant identification information; accepting a completed new membership application having said applicant identification information from said at least one applicant;
- processing said new membership application from said at least one applicant;

 generating an agreement substantially based upon at least said community rules,
 said agreement establishing a commitment for another member's benefit;
 prompting said at least one applicant to execute said agreement substantially
 based upon at least said community rules;

contractually obligating said at least one applicant and each existing member of said at least one community to said community rules for the benefit of said community members; and

permitting said applicant access to a membership area of said at least one community to facilitate communication exchange of protected financial information.

5

10

15

- 97. A computer implemented method to establish secure, trusted dynamic environments as described in claim 96 wherein said step of prompting said at least one applicant to enter applicant identification information comprises the step of prompting said at least one applicant to enter applicant specific community rule criteria.
- 98. A computer implemented method to establish secure, trusted dynamic environments as described in claim 97 wherein said step of generating an agreement substantially based upon at least said community rules comprises the step of generating an agreement substantially based upon at least said community rules and said applicant specific community rule criteria.
- 99. A computer implemented method to establish secure, trusted dynamic environments as described in claim 98 wherein said step of generating an agreement substantially based upon at least said community rules and said applicant specific community rule criteria comprises the step of limiting member interactions with said applicant to interactions in compliance with said community rules and said applicant specific community rule criteria.
- 100. A computer implemented method to establish secure, trusted dynamic environments as described in claim 96 and further comprising the steps of:
- providing an inquiry interface in said membership area of said at least one community;
 - accepting an inquiry from a querying member of said at least one community for communication with a target member of said at least one community;
 - processing said inquiry from said querying member; and
- checking compatibility of said querying member with said target member in a compatibility engine.
 - 101. A computer implemented method to establish secure, trusted dynamic environments as described in claim 96 or 100 wherein said communication is

- selected from a group consisting of health information exchange, financial information exchange, personal identification information exchange and document exchange.
- 102. A computer implemented method to establish secure, trusted dynamic environments as described in claim 100 and further comprising the steps of: generating a report from said compatibility engine; sending said report from said compatibility engine to a certificate generator; and issuing a certificate of compatibility for said target member and said querying member.
- 10 103. A computer implemented method to establish secure, trusted dynamic environments as described in claim 100 or 102 and further comprising the step of facilitating a securely exchanged communication between said querying member and said target member.
- 104. A computer implemented method to establish secure, trusted dynamic environments as described in claim 96 and further comprising the step of providing an intermediary between said applicant and said existing members.
 - 105. A computer implemented method to establish secure, trusted dynamic environments as described in claim 96 and further comprising the step of providing an intermediary between said existing members.
- 20 106. A computer implemented method to establish secure, trusted dynamic environments as described in claim 104 and further comprising the step of granting said intermediary to enforce said agreement.
 - 107. A computer implemented method to establish secure, trusted dynamic environments as described in claim 96 wherein said at least one financial information regulation comprises Gramm-Leach-Bliley Act.

- 108. A computer implemented method to establish secure, trusted dynamic environments as described in claim 107 further comprising complying said community rules with said Gramm-Leach-Bliley Act.
- 109. A computer implemented method to establish secure, trusted dynamic environments as described in claim 96 or 107 wherein said members are selected from a group consisting of individuals, organization, computer system, machine, companies, corporation and entities.

- 110. A computer implemented method to establish secure, trusted dynamic environments as described in claim 96 or 107 wherein said at least one applicant is selected from a group consisting of consultant, information technology service, billing service, collection service, specialist, accountant, insurance company and lawyer.
- 111. A computer implemented method to establish secure, trusted dynamic environments as described in claim 96 wherein said community rules are selected from a group consisting of confidentiality, encryption/decryption procedures, identification verification, minimum communication requirements, access to information, communication documentation and information transfer procedures
- 112. A computer accessible secure, trusted dynamic environment comprising:
 - at least one electronically accessible community interface;
 - a community rule set based upon a minimum standard;
- a general interface having a new membership application for at least one applicant;
 - a new membership application processor;

10

- an agreement generator to prepare an agreement substantially based upon said community rule set for execution by said at least one applicant and an intermediary entity;
- a contractual link of said at least one applicant to at least said community rule set providing a commitment for another community member's benefit;
 - a membership area accessed through a member accessible interface for use by existing members;
- a communication inquiry interface of said membership area of said at least one community;
 - a communication inquiry processor; and
 - a member compatibility processor.
 - 113. A computer accessible secure, trusted dynamic environment comprising: at least one electronically accessible community interface;
- a community rule set based upon a minimum standard;
 - a general interface having a new membership application for at least one applicant;
 - a new membership application processor;

an agreement generator to prepare an agreement substantially based upon said community rule set for execution by said at least one applicant and an intermediary entity; and

a contractual link of said at least one applicant to at least said community rule set providing a commitment for another community member's benefit.

114. A computer accessible secure, trusted dynamic environment as described in claim 112 or 113 wherein said new membership application processor comprises a processor of applicant identification information, said applicant identification information selected from a group consisting of name, address, desired commitments and requirements of other member parameters.

5

- 115. A computer accessible secure, trusted dynamic environment as described in claim 114 and further comprising a database.
- 116. A computer accessible secure, trusted dynamic environment as described in claim
 113 wherein said new membership application processor comprises software.
- 15 117. A computer accessible secure, trusted dynamic environment as described in claim 115 wherein said database comprises a database of additional information, said additional information selected from a group consisting of member interactions, member requirements, member commitments, member updates, certificates, archived agreements, member agreements, current certificates and a certificate revocation list.
 - 118. A computer accessible secure, trusted dynamic environment as described in claim 112 or 113 wherein said new member application comprises applicant specific community rule criteria.
- 119. A computer accessible secure, trusted dynamic environment as described in claim
 118 wherein said agreement generator to prepare an agreement substantially
 based upon said community rule set for execution by said at least one applicant
 comprises an agreement generator to prepare an agreement substantially based
 upon said community rule set and said applicant specific community rule criteria.
- 120. A computer accessible secure, trusted dynamic environment as described in claim
 113 and further comprising the steps of:
 a membership area accessed through a member accessible interface for use by existing members;

- a communication inquiry interface of said membership area of said at least one community;
- a communication inquiry processor; and a member compatibility processor.

25

- 5 121. A computer accessible secure, trusted dynamic environment as described in claim 112 or 120 wherein said communication inquiry interface comprises a private information exchange inquiry interface.
- 122. A computer accessible secure, trusted dynamic environment as described in claim
 112 or 120 wherein said communication inquiry interface comprises a
 10 communication selected from a group consisting of health information exchange,
 financial information exchange, personal identification information exchange and
 document exchange.
 - 123. A computer accessible secure, trusted dynamic environment as described in claim
 112 or 120 wherein said communication inquiry interface comprises a
 communication selected from a group consisting of a business transaction and
 provision of services.
 - 124. A computer accessible secure, trusted dynamic environment as described in claim 120 wherein said member compatibility processor comprises a compatibility engine.
- 20 125. A computer accessible secure, trusted dynamic environment as described in claim 124 and further comprising a communication inquiry denial element responsive to said compatibility engine.
 - 126. A computer accessible secure, trusted dynamic environment as described in claim 124 and further comprising a communication inquiry grant element responsive to said compatibility engine.
 - 127. A computer accessible secure, trusted dynamic environment as described in claim
 112 or 124 and further comprising:
 a report from said compatibility engine;
 - a report from said compatibility engine,
 - a certificate generator responsive to said report; and a certificate of compatibility based on said communication inquiry.
 - 128. A computer accessible secure, trusted dynamic environment as described in claim
 127 wherein said certificate of compatibility comprises a certificate of
 compliance based upon a member's compliance to said community rule set.

- 129. A computer accessible secure, trusted dynamic environment as described in claim 112 or 127 wherein said certificate generator comprises a digital signature element.
- 130. A computer accessible secure, trusted dynamic environment as described in claim 127 or 128 and further comprising a certificate validation element.

10

- 131. A computer accessible secure, trusted dynamic environment as described in claim 127 or 128 and further comprising a certificate revocation element.
- 132. A computer accessible secure, trusted dynamic environment as described in claim 120 or 127 and further comprising a secure communication exchange facilitator.
- 133. A computer accessible secure, trusted dynamic environment as described in claim
 121 or 127 and further comprising a secure private information exchange
 facilitator.
- 134. A computer accessible secure, trusted dynamic environment as described in claim
 132 wherein said secure communication exchange facilitator comprises an information encryption element.
 - 135. A computer accessible secure, trusted dynamic environment as described in claim 133 wherein said secure private information exchange facilitator comprises an information encryption element.
- 20 136. A computer accessible secure, trusted dynamic environment as described in claim 120 wherein said member compatibility processor comprises a member compatibility processor between a querying member agreement and target member agreement.
- 137. A computer accessible secure, trusted dynamic environment as described in claim
 120 wherein said communication inquiry interface comprises an additional criteria specification element.
 - 138. A computer accessible secure, trusted dynamic environment as described in claim 137 wherein said member compatibility processor comprises a member compatibility processor between a querying member agreement, a target member agreement and said additional criteria.
 - 139. A computer accessible secure, trusted dynamic environment as described in claim 120 or 136 wherein said member compatibility processor comprises an algorithm.

- 140. A computer accessible secure, trusted dynamic environment as described in claim 120 wherein said communication inquiry interface is accessible from a communication source selected from a group consisting of a web browser, interface, paper submission and SOAP messages.
- 5 141. A computer accessible secure, trusted dynamic environment as described in claim
 113 or 120 wherein said at least one electronically accessible community
 interface comprises a website.
 - 142. A computer accessible secure, trusted dynamic environment as described in claim
 112 or 113 and further comprising an agreement execution certifier.
- 10 143. A computer accessible secure, trusted dynamic environment as described in claim
 113 and further comprising an intermediary between said at least one applicant
 and said members of said community.
- 144. A computer accessible secure, trusted dynamic environment as described in claim
 120 and further comprising an intermediary between said members of said
 community.
 - 145. A computer accessible secure, trusted dynamic environment as described in claim
 143 wherein said intermediary comprises a management entity of said
 community.
- 146. A computer accessible secure, trusted dynamic environment as described in claim
 20 113 wherein said at least one electronically accessible community interface is
 accessible through an Internet.
 - 147. A computer accessible secure, trusted dynamic environment as described in claim 143 wherein said intermediary comprises an enforcer of agreements between said members.
- 25 148. A computer accessible secure, trusted dynamic environment as described in claim 143 wherein said intermediary comprises a communication facilitator between said members.
- 149. A computer accessible secure, trusted dynamic environment as described in claim 112 or 113 wherein said minimum standard comprises standards selected from a group consisting of regulated acts, state laws, federal laws, foreign laws, health care regulations, financial information regulations and personal identification regulations.

- 150. A computer accessible secure, trusted dynamic environment as described in claim 112 or 113 wherein said minimum standard comprises Health Insurance Portability and Accountability Act and wherein said community rule set complies with said Health Insurance Portability and Accountability Act.
- 5 151. A computer accessible secure, trusted dynamic environment as described in claim 112 or 113 wherein said minimum standard comprises Gramm-Leach-Bliley Act and wherein said community rule set complies with said Gramm-Leach-Bliley Act.
- 152. A computer accessible secure, trusted dynamic environment as described in claim
 10 112 or 113 wherein said members are selected from a group consisting of individuals, organization, computer system, machine, companies, corporation and entities.
 - 153. A computer accessible secure, trusted dynamic environment as described in claim 143 and further comprising an agreement executed by said at least one applicant and said intermediary entity.

- 154. A computer accessible secure, trusted dynamic environment as described in claim 113 or 120 wherein said an agreement comprises terms, said terms selected from a group consisting of implicit and explicit terms.
- 155. A computer accessible secure, trusted dynamic environment as described in claim
 112, 113 or 120 and further comprising a protection of said at least one community interface against non-authorized use.
 - 156. A computer accessible secure, trusted dynamic environment as described in claim 155 wherein said non-authorized use comprises Internet attacks.
- 157. A computer accessible secure, trusted dynamic environment as described in claim
 113 wherein said community comprises at least hardware and software.
 - 158. A computer accessible secure, trusted dynamic environment as described in claim 113 wherein said at least one community interface comprises a pedestrian page.
 - 159. A computer accessible secure, trusted dynamic environment as described in claim 158 wherein said pedestrian page comprises information selected from a group consisting of a scope of communities, rules of each community and requirements for membership.

- 160. A computer accessible secure, trusted dynamic environment as described in claim
 120 wherein said member accessible interface comprises a member digital
 certificate for authorized access to said membership areas.
- 161. A computer accessible secure, trusted dynamic environment as described in claim 112, 113 or 120 further comprising a membership information update interface.

- 162. A computer accessible secure, trusted dynamic environment as described in claim
 161 wherein said member information update interface comprises a change to
 member obligations.
- 163. A computer accessible secure, trusted dynamic environment as described in claim
 10 162 and further comprising a membership obligations change approval element.
 - 164. A computer accessible secure, trusted dynamic environment as described in claim
 162 and further comprising a membership obligations change denial element.
 - 165. A computer accessible secure, trusted dynamic environment as described in claim 112, 113, 122 or 150 said at least one applicant is selected from a group consisting of consultant, lab, clinic, information technology service, hospital, billing service, collection service, specialist, accountant, health maintenance organization, pharmacy, lawyer, transcriptionist, insurer, group health plan, Medicare and physician.
- 166. A computer accessible secure, trusted dynamic environment as described in claim
 112, 113 or 122 wherein said community rule set are selected from a group
 consisting of confidentiality, encryption/decryption procedures, identification
 verification, minimum communication requirements, access to information,
 communication documentation and information transfer procedures.
 - 167. A computer accessible secure, trusted dynamic environment comprising:
- at least one electronically accessible community interface;
 - a community rule set based upon a minimum standard;
 - a membership area accessed through a member accessible interface for use by existing members;
- a communication inquiry interface of said membership area of said at least one community;
 - a communication inquiry processor;
 - a member compatibility processor; and

- a communication certification element responsive to said member compatibility processor a certification based upon said member compatibility processor.
- 168. A computer accessible secure, trusted dynamic environment as described in claim 167 at least one electronically accessible community interface;
- 5 a community rule set based upon a minimum standard;
 - a general interface having a new membership application for at least one applicant;
 - a new membership application processor;

- an agreement generator to prepare an agreement substantially based upon said community rule set for execution by said at least one applicant and an intermediary entity; and
 - a contractual link of said at least one applicant to at least said community rule set providing a commitment for another community member's benefit.
- 169. A computer accessible secure, trusted dynamic environment as described in claim
 15 168 wherein said new member application comprises applicant specific community rule criteria.
 - 170. A computer accessible secure, trusted dynamic environment as described in claim 169 wherein said agreement generator to prepare an agreement substantially based upon said community rule set for execution by said at least one applicant comprises an agreement generator to prepare an agreement substantially based upon said community rule set and said applicant specific community rule criteria.
 - 171. A computer accessible secure, trusted dynamic environment as described in claim 167 wherein said communication inquiry interface comprises a communication selected from a group consisting of health information exchange, financial information exchange, personal identification information exchange and document exchange.
 - 172. A computer accessible secure, trusted dynamic environment as described in claim 167 wherein said member compatibility processor comprises a compatibility engine.
- 30 173. A computer accessible secure, trusted dynamic environment as described in claim 172 and further comprising:
 - a report from said compatibility engine;
 - a certificate generator responsive to said report; and

- a certificate of compatibility based on said communication inquiry.
- 174. A computer accessible secure, trusted dynamic environment as described in claim
 167 or 173 and further comprising a secure communication exchange facilitator.
- 175. A computer accessible secure, trusted dynamic environment as described in claim
 168 and further comprising an intermediary between said at least one applicant and said members of said community.
 - 176. A computer accessible secure, trusted dynamic environment as described in claim 167 and further comprising an intermediary between said members of said community.
- 177. A computer accessible secure, trusted dynamic environment as described in claim 175 or 176 wherein said intermediary comprises an enforcer of agreements between said members.
 - 178. A computer accessible secure, trusted dynamic environment as described in claim 167 wherein said minimum standard comprises standards selected from a group consisting of regulated acts, state laws, federal laws, foreign laws, health care regulations, financial information regulations and personal identification regulations.

20

25

- 179. A computer accessible secure, trusted dynamic environment as described in claim 167 or 168 wherein said members are selected from a group consisting of individuals, organization, computer system, machine, companies, corporation and entities.
 - 180. A computer accessible secure, trusted dynamic environment as described in claim 168 said at least one applicant is selected from a group consisting of consultant, lab, clinic, information technology service, hospital, billing service, collection service, specialist, accountant, health maintenance organization, pharmacy, lawyer, transcriptionist, insurer, group health plan, Medicare and physician.
 - 181. A computer accessible secure, trusted dynamic environment as described in claim 167 or 171 wherein said community rule set are selected from a group consisting of confidentiality, encryption/decryption procedures, identification verification, minimum communication requirements, access to information, communication documentation and information transfer procedures.
 - 182. A computer accessible secure, trusted dynamic environment comprising: at least one electronically accessible community interface;

- a community rule set based upon at least one health care regulation;
- a general interface having a new membership application for at least one applicant;
- a new membership application processor;
- an agreement generator to prepare an agreement substantially based upon at least said community rule set for execution by said at least one applicant; and a contractual link of said at least one applicant to at least said community rule set providing a commitment for another community member's benefit.
- 183. A computer accessible secure, trusted dynamic environment as described in claim
 10 182 wherein said new member application comprises applicant specific community rule criteria.
 - 184. A computer accessible secure, trusted dynamic environment as described in claim 183 wherein said agreement generator to prepare an agreement substantially based upon said community rule set for execution by said at least one applicant comprises an agreement generator to prepare an agreement substantially based upon said community rule set and said applicant specific community rule criteria.
 - 185. A computer accessible secure, trusted dynamic environment as described in claim 182 and further comprising the steps of:
 - a membership area accessed through a member accessible interface for use by existing members;
 - a communication inquiry interface of said membership area of said at least one community;
 - a communication inquiry processor; and
 - a member compatibility processor.

- 25 186. A computer accessible secure, trusted dynamic environment as described in claim 182 wherein said communication inquiry interface comprises a communication selected from a group consisting of health information exchange, financial information exchange, personal identification information exchange and document exchange.
- 30 187. A computer accessible secure, trusted dynamic environment as described in claim 185 wherein said member compatibility processor comprises a compatibility engine.

- 188. A computer accessible secure, trusted dynamic environment as described in claim
 187 and further comprising:
 a report from said compatibility engine;
 a certificate generator responsive to said report; and
 a certificate of compatibility based on said communication inquiry.
- 189. A computer accessible secure, trusted dynamic environment as described in claim
 188 and further comprising a secure communication exchange facilitator.

10

- 190. A computer accessible secure, trusted dynamic environment as described in claim 182 and further comprising an intermediary between said at least one applicant and said members of said community.
- 191. A computer accessible secure, trusted dynamic environment as described in claim 182 and further comprising an intermediary between said members of said community.
- 192. A computer accessible secure, trusted dynamic environment as described in claim
 190 wherein said intermediary comprises an enforcer of agreements between said
 members.
 - 193. A computer accessible secure, trusted dynamic environment as described in claim 182 wherein said at least one health care regulation comprises Health Insurance Portability and Accountability Act and wherein said community rule set complies with said Health Insurance Portability and Accountability Act.
 - 194. A computer accessible secure, trusted dynamic environment as described in claim 182 or 185 wherein said members are selected from a group consisting of individuals, organization, computer system, machine, companies, corporation and entities.
- 25 195. A computer accessible secure, trusted dynamic environment as described in claim 182 or 193 said at least one applicant is selected from a group consisting of consultant, lab, clinic, information technology service, hospital, billing service, collection service, specialist, accountant, health maintenance organization, pharmacy, lawyer, transcriptionist, insurer, group health plan, Medicare and physician.
 - 196. A computer accessible secure, trusted dynamic environment as described in claim 182 wherein said community rule set are selected from a group consisting of confidentiality, encryption/decryption procedures, identification verification,

minimum communication requirements, access to information, communication documentation and information transfer procedures.

- 197. A computer accessible secure, trusted dynamic environment comprising: at least one electronically accessible community interface;
- 5 a community rule set based upon financial information regulations;
 - a general interface having a new membership application for at least one applicant;
 - a new membership application processor;

15

- an agreement generator to prepare an agreement substantially based upon at least said community rule set for execution by said at least one applicant; and a contractual link of said at least one applicant to at least said community rule set providing a commitment for another community member's benefit.
 - 198. A computer accessible secure, trusted dynamic environment as described in claim
 197 wherein said new member application comprises applicant specific
 community rule criteria.
 - 199. A computer accessible secure, trusted dynamic environment as described in claim 198 wherein said agreement generator to prepare an agreement substantially based upon said community rule set for execution by said at least one applicant comprises an agreement generator to prepare an agreement substantially based upon said community rule set and said applicant specific community rule criteria.
 - 200. A computer accessible secure, trusted dynamic environment as described in claim 197 and further comprising the steps of:
 - a membership area accessed through a member accessible interface for use by existing members;
- a communication inquiry interface of said membership area of said at least one community;
 - a communication inquiry processor; and a member compatibility processor.
- A computer accessible secure, trusted dynamic environment as described in claim
 197 or 200 wherein said communication inquiry interface comprises a
 communication selected from a group consisting of health information exchange,
 financial information exchange, personal identification information exchange and
 document exchange.

- 202. A computer accessible secure, trusted dynamic environment as described in claim 200 wherein said member compatibility processor comprises a compatibility engine.
- 203. A computer accessible secure, trusted dynamic environment as described in claim
 202 and further comprising:
 - a report from said compatibility engine;
 - a certificate generator responsive to said report; and
 - a certificate of compatibility based on said communication inquiry.
- 204. A computer accessible secure, trusted dynamic environment as described in claim
 10 197 or 203 and further comprising a secure communication exchange facilitator.
 - 205. A computer accessible secure, trusted dynamic environment as described in claim 197 and further comprising an intermediary between said at least one applicant and said members of said community.
- 206. A computer accessible secure, trusted dynamic environment as described in claim
 15 197 and further comprising an intermediary between said members of said community.
 - 207. A computer accessible secure, trusted dynamic environment as described in claim 205 wherein said intermediary comprises an enforcer of agreements between said members.
- 20 208. A computer accessible secure, trusted dynamic environment as described in claim 197 wherein said financial information regulations comprises standards selected from a group consisting of regulated acts, state laws, federal laws, foreign laws, health care regulations, financial information regulations and personal identification regulations.
- 25 209. A computer accessible secure, trusted dynamic environment as described in claim 197 Wherein said financial information regulations comprises Gramm-Leach-Bliley Act and wherein said community rule set complies with said Gramm-Leach-Bliley Act.
- A computer accessible secure, trusted dynamic environment as described in claim
 197 or 209 wherein said members are selected from a group consisting of individuals, organization, computer system, machine, companies, corporation and entities.

- 211. A computer accessible secure, trusted dynamic environment as described in claim 197, 201 or 209 said at least one applicant is selected from a group consisting of consultant, information technology service, billing service, collection service, specialist, accountant, insurance company and lawyer.
- A computer accessible secure, trusted dynamic environment as described in claim 197 or 201 wherein said community rule set are selected from a group consisting of confidentiality, encryption/decryption procedures, identification verification, minimum communication requirements, access to information, communication documentation and information transfer procedures.